**Bank Service Charge Details** 



華南商業銀行 香港分行 HUA NAN COMMERCIAL BANK, LTD.

(INCORPORATED IN TAIWAN, WITH LIMITED LIABILITY) HONG KONG BRANCH Effective 15 Feb., 2020

HONG KOM	NG BRANCH
Deposit charge	Net-Banking:
Opening an account (opening account review fee):	Net-banking: Annual fee: free
-For Individual:HKD1,000	24-hour enquiry service: Free
-For entity:established in Hong Kong/Taiwan:HKD1,000 established in overseas:HKD5,000	Online cheque book application: Free
Business Registration / Company Registration Search: HKD150	Transfer and Remittance Service:
Mail by DHL: - Hong Kong: HKD50	- Transfer to Hua Nan Bank Hong Kong Branch A/C: Free
- Taiwan area: HKD120	- Transfer to the Hua Nan Bank any branch in Taiwan A/C: HKD150
- Other areas: HKD140	-Wire transfer to other registered local and overseas banks: HKD200
Postage: HKD30	
Returned cheques: - Due to insufficient funds: HKD150	Fund Trading:
-Due to other reasons:HKD50	* Subscription fee rate:
Overdraft: HKD100+ balance overdrafts are also charged at the basic lending rate +2%	- Single: 5% of the card (currently, the equity fund promotion discount is
Stopped payment cheque (each): HKD100	2.5%, and the bond fund promotion discount is 1.5%)
Printed cheque fee (per copy): HKD50 (if the monthly average	- Regular quota: 5% for the card; (currently the promotion offer is 2.5%)
balance exceeds HKD200,000	Conversion Fund Fee: 1% (included) Reissue Fund Account Monthly
preferential treatment is free)	Statement: HK\$50 per copy
Mark Good: HKD200	* Class B funds do not have a subscription fee, but they are subject to
Mark Good cashier order:HKD200	different processing fees depending on the redemption time. Please contact
Cashier's order: - Issue of a cashier's order(HKD/USD): HKD80	this branch for details.
Report loss of a cashier's order to HKICL: HKD50 + HKICL charge HKD300	* This branch may collect fees, remuneration or benefits from the product
	issuer/provider from time to time (including but not limited to commission
Deposit/Withdrawal of cash(daily accumulated amount of cash)	Gold / memorial fee / bonus). The branch will provide commission/credit
- over HKD100,000: total amount * 0.1%	fees/bonus details in response to customer requests. Please refer to the fund
- over USD2,500: total amount * 0.5%	sales documents for other fees and details specific to the fund.
- over CNY50,000: total amount * 0.2%	-
(Please inform us in advance if you withdraw cash more than the	Import Services :
equivalent of HKD100,000)	(A) Opening Documentary Credits (L/C) :
Audit confirmation: HKD250 Reply to law firm requesting census customer information: HKD250	On Documentary Credit amount divided into 3 tiers as below:
Set up direct debit authorization: HKD50	- On the first USD50,000 (or equivalent in other currencies),
Change signature seal: HKD200	
Dormant account:	1/4% (0.25%) for each validity period of six months, minimum
-dormant account fee:HKD100	charge HKD400
-account reactivation fee:HKD1,000	- On any balance in excess of USD50,000 but within
-account maintance fee:HKD100/per half year	USD500,000, 1/8% (0.125%)
Reprint statement/advice/receipt service (duration from apply	- On any balance in excess of USD500,000, 1/16% (0.0625%)
date/excluded postage/within 7years): -within 1 month:waived	•
-within 1 year :HKD100/Per iterm	(B) Opening Back-To-Back Documentary Credits :
-within 2 year :HKD300/Per iterm	Charges on the basis as above part (A), except minimum charge HKD600
-within 3 year :HKD450/Per iterm	(C) Transfer of Documentary Credits :
-within 4 year :HKD550/Per iterm	(1) Whole Transfer :
-within 5 year :HKD650/Per iterm	
-within 6 year :HKD750/Per iterm	i) Local Transfer HKD400 per item
-within 7 year :HKD850/Per iterm Open a bank certificate: - Credit to prove HKD250	ii)Foreign Transfer HKD450 per item
- Account balance certificate HKD150	(2) Partial Transfer :
- Open an account to prove HKD150	On Transfer amount divided into 3 tiers as below:
Reissue passbook: HKD50	- On the first USD50,000 (or equivalent in other currencies),
Settle the account within three months of opening an account:	
HKD200	1/4% (0.25%) for each validity period of six months
The current account is cleared and the unused chequebook (each):	- On any balance in excess of USD50,000 but within
HKD50 *Pener statement service: The Bank will charge HKD20/per	USD500,000, 1/8% (0.125%)
*Paper statement service: The Bank will charge HKD20/per half-year from July 2020.	- On any balance in excess of USD500,000, 1/16%
Clean Bills Collection:	(0.0625%)
Foreign Cheques HKD200 per cheque plus correspondent bank's	- Minimum Charge :
charges (if any)	Local Transfer HKD550 per item
Local Clearing Cheques HKD100 per cheque (for inter-branch only)	Foreign Transfer HKD600 per item
Returned Unpaid Cheques HKD200 per cheque plus correspondent	(D) Opening Guarantee or Bond/Standby Letters of Credit (L/C) :
bank's charges (if any)	1/8% (0.125%) on Guarantee or Bond/Standby L/C amount for each
Outward Remittance:	•
Wire transfer to Hua Nan Bank other branch / other Bank:	validity period of one month, minimum charge HKD500
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Wire transfer to Hua Nan Bank other branch / other Bank:
HKD100(handling fee) + HKD150 (postal electricity fee)
Cancellation / Remittance / Telegraph Consultation / Modification of
Wire Transfer: HKD150
Intermediary wire fees: HKD10
Inward Remittance:
Hua Nan Bank other branch remitted (each): HKD50
Other Bank remitted (including using the clearing house automatic transfer system) (each): HKD65
Hua Nan Bank other branch e-Banking remitted (each): HKD50
Fax remittance message / water bill (each): HKD30

(E) L/C Overdrawn Commission : L/C overdrawn amount will be charged on the basis as above part (A), except minimum charge HKD300(F) Amendments to Credits :

- 1) Amendments to part (A) and (B) :
  - i) Extension of Validity :
  - a) If the extension is still within the six-month period which had been charged, a flat charge of HKD350 per item
    b) If the extension is beyond the six-month period, L/C outstanding amount will be charged on the basis as above part (A)
    ii) Increase in L/C Amount: On the basis as above part (A)
    iii) Applicable to amendment(s) other than Extension of
    - Validity and Increase in L/C amount, a flat charge of HKD350 per item



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Import Services (cont'd) :	Export Services :
2) Amendments to part (C) (1) above, a flat charge of HKD350	Documentary Credit/Amendment Advising Commission :
per item $(C)$ (2) shares	- Bank Customers HKD300 per item
3) Amendments to part (C) (2) above :	- Non-Bank Customers HKD350 per item
i) Increase in $L/C$ Amount:	Documentary Credits Reported Lost : HKD300 per item
On the basis as above part $(C)(2)$	Negotiation :
ii) Applicable to amendment(s) other than Increase in	(1) Checking Fee : HKD250 per item
Transfer amount, a flat charge of HKD350 per item	(2) Small Amount Bill Commission :
4) Amendments to part (D) above :	On bill amount less than USD10,000 (or equivalent in other currencies),
i) Extension of Validity and Increase in L/C Amount:	handling charge HKD200 per item
On the basis as above part (D)	(3) Commission In Lieu of Exchange :
ii) Applicable to amendment(s) other than Extension of	For foreign currency bills paid in original currency, on bill amount
Validity and Increase in L/C amount, a flat charge of	divided into 3 tiers as below:
HKD350 per item	- On the first USD50,000 (or equivalent in other currencies), 1/4%
(G) Import Collection (including Open Account "OA") :	(0.25%), minimum charge HKD300
On Bill amount divided into 3 tiers as below:	- On any balance in excess of USD50,000 but within USD500,000, 1/8%
- On the first USD50,000 (or equivalent in other currencies),	(0.125%)
1/8% (0.125%), minimum charge HKD300	- On any balance in excess of USD500,000, 1/16% (0.0625%)
- On any balance in excess of USD50,000 but within	(4) Transit Interest :
USD500,000, 1/16% (0.0625%)	Sight L/C : As per the prevailing rate of different currency x $10/360$ days
- On any balance in excess of USD500,000, 1/32% (0.03125%)	Usance L/C : As per the prevailing rater of different currency x
(H) Shipping Guarantees :	(discount period + 10 days)/360 days or actual days/360days
i) A flat charge of HKD300 will be collected for each guarantee	**Same for HKD and GBP currencies except based on 365 days
issued.	***Additional interest and/or charges will be levied subject to the actual
ii) In case the original transport documents are not ultimately	date and amount received by our bank after negotiation
received through our bank or not received by our bank within	Export Collection (Under L/C and Documentary Collection) :
three months, an additional charge of $1/4\%$ (0.25%) of the	(1) Collection Commission/Handling Commission :
invoice value of the goods (minimum charge HKD300) will	On bill amount divided into 3 tiers as below:
be charged on the first USD50,000 (or equivalent in other	- On the first USD50,000 (or equivalent in other currencies), 1/8%
currencies), on any balance in excess USD50,000 but within	(0.125%), minimum charge HKD300
USD500,000, 1/8% (0.125%) and on any balance in excess	- On any balance in excess of USD50,000 but within USD500,000, 1/16%
of USD500,000, 1/16% (0.0625%)	(0.0625%)
(I) Acceptance Commission :	- On any balance in excess of USD500,000, 1/32% (0.03125%)
For L/C acceptance and payment under usance bills/drafts,	(2) Commission In Lieu of Exchange :
commission of 1/12% (0.08333%) on bill/draft amount per	For foreign currency bills paid in original currency, on bill amount
month, minimum charge HKD300	divided into 3 tiers as below:
(J) Commission In Lieu of Exchange :	- On the first USD50,000 (or equivalent in other currencies), 1/4%
For foreign currency bills/collection settled in original currency,	(0.25%), minimum charge HKD300
on bill amount divided into 3 tiers as below:	- On any balance in excess of USD50,000 but within USD500,000, 1/8%
- On the first USD50,000 (or equivalent in other currencies),	(0.125%)
1/4% (0.25%), minimum charge HKD300	- On any balance in excess of USD500,000, 1/16% (0.0625%)
- On any balance in excess of USD50,000 but within	L/C Negotiation/Collection to Local Banks :
USD500,000, 1/8% (0.125%)	(1) With Recourse :
- On any balance in excess of USD500,000, 1/16% (0.0625%)	a) Handling Commission, on bill amount divided into 3 tiers as below:
(K) Hong Kong Dollar Bill Commission :	- On the first USD50,000 (or equivalent in other currencies), 1/4%
For Hong Kong Dollar bills/collection, on bill amount divided	(0.25%), minimum charge HKD300
into 3 tiers as below:	- On any balance in excess of USD50,000 but within USD500,000,
- On the first USD50,000 (or equivalent in other currencies),	1/8% (0.125%)
1/4% (0.25%), minimum charge HKD300	- On any balance in excess of USD500,000, 1/16% (0.0625%)
	b) Chaoking Equ : UKD250 por item (if any)

- On any balance in excess of USD50,000 but within USD500,000, 1/8% (0.125%)

- On any balance in excess of USD500,000, 1/16% (0.0625%)

(L) Payment Commission : USD40(Local) / USD50 (Overseas) per

item

(M) Discrepancy Fee : USD60 per item

Postage and Telecommunication Charges :

Charges will be levied at current rates and based on mailing weight, method and location

b) Checking Fee : HKD250 per item (if any)

(2) Without Recourse :

a) Handling Commission, on bill amount divided into 3 tiers as below: - On the first USD50,000 (or equivalent in other currencies), 1/8% (0.125%), minimum charge HKD300

- On any balance in excess of USD50,000 but within USD500,000, 1/16% (0.0625%)

- On any balance in excess of USD500,000, 1/32% (0.03125%)

b) Checking Fee : HKD250 per item (if any)

Postage and Telecommunication Charges :

Charges will be levied at current rates and based on mailing weight, method and location



## **基南商業銀行**香港分行 HUA NAN COMMERCIAL BANK, LTD. (INCORPORATED IN TAIWAN, WITH LIMITED LIABILITY) HONG KONG BRANCH

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Ex	port Services (cont'd):
Co	nfirmation of Documentary Credits Opened by Other Banks:
	1/16% (0.0625%) on L/C amount per month for the validity of the
	documentary credit, minimum charge HKD400. In those cases
	where we are asked to add confirmation to credit which provide
	for deferred payment, an additional charge of $1/16\%$ (0.0625%)
	per month should be levied covering the period from the expiry
	date of the credit to the latest date on which deferred payment
	may be received.
Re	imbursement Commission :
	A flat charge of USD40.00 per item (telex fee and postage will be
	levied separately)
RF	CMARKS :
1.	Calculation of the validity period: For validity period of six months,
	a period of less than six months is also charged as one validity period.
	For validity period of one month, a period of less than a full month is
	also charged as one validity period.
2	The shows charges detailed are concred charges only and are subject to
2.	The above charges detailed are general charges only and are subject to
	change without prior notice. If customers request other services, additional charges may be levied.
	authonai charges may be levieu.
3.	If you have any questions or require special arrangements, please
	contact our Import and Export Department.